

What is claimed is:

1. A system for using a transaction agency to selectively account for alternative telecommunication/internet communications between a buyer (first party) and a seller (second party), wherein the communication has a monetary value and the system comprises:
  - a first transceiver means for use by the buyer to affect the communication;
  - a second transceiver means for use by the seller to affect the communication;
  - an electronic means for interconnecting said first transceiver with said second transceiver and for selectively switching between a first mode wherein the communication is conducted on a telecommunications network, and a second mode wherein said communication is conducted in e-commerce on the internet;
  - a computer means connected with said electronic means for routing predetermined information describing the communication to the transaction agency; and
  - a means for debiting the monetary value of the communication from an account of the buyer at the transaction agency.
2. A system as recited in claim 1 further comprising a means for crediting at least a portion of the monetary value of the communication to an account of the seller at the transaction agency.
3. A system as recited in claim 1 wherein said first transceiver is a telephone and said electronic means is switched to said first mode.

4. A system as recited in claim 1 wherein said first transceiver is a computer terminal and electronic means is switched to said second mode.

5. A system as recited in claim 1 wherein said predetermined information includes the monetary value of the communication, an identification for the account of the buyer at the transaction agency, and an indication of the selected communication mode being used.

6. A commercial communications system which comprises:

10 a switching means for selectively connecting a first transceiver in communication with a second transceiver, wherein said first transceiver has an identifying characteristic and the communication has a monetary value;

15 a routing means, interactive with said switching means and responsive to said identifying characteristic of said first transceiver, and to change between a first communications link wherein said communication is conducted on a telecommunications network and a second communications link wherein said communication is conducted on an internet-type network; and

20 an evaluating means connected to said switching means for using predetermined information describing the communication to account for the monetary value of the communication.

7. A system as recited in claim 6 wherein the communication is conducted on said first communications link between a first party and a second party, wherein said first communications link is controlled by a third party, and further wherein said evaluating means accounts to said first party  
5 and to said third party for the monetary value of the communication.

8. A system as recited in claim 6 wherein said first transceiver is a computer operated by a buyer and said second transceiver is a website operated by a seller, and said communication is conducted on said second communications link.

10 9. A system as recited in claim 8 wherein said evaluating means accounts to said buyer and to said seller for monetary value of the communication.

10. A system as recited in claim 9 wherein said evaluating means is a transaction agency and said transaction agency debits the monetary value  
15 of the communication from an account of the buyer at the transaction agency and credits at least a portion of the monetary value of the communication to an account of the seller at the transaction agency.

11. A system as recited in claim 6 wherein said identifying characteristic indicates said first transceiver is a telephone.

20 12. A system as recited in claim 6 wherein said identifying characteristic indicates said first transceiver is a computer.

13. A system as recited in claim 6 wherein said predetermined information includes the monetary value of the communication and an indication of the selected communication mode being used.

14. A method for using a transaction agency to account for a communication between a buyer and a seller, wherein the communication has a monetary value and the method comprises the steps of:

providing an electronic means for interconnecting a first transceiver with a second transceiver to affect the communication;

selectively switching between a first mode wherein the communication is conducted on a telecommunications network, and a second mode wherein said communication is conducted in e-commerce on the internet;

routing predetermined information describing the communication to the transaction agency; and

debiting the monetary value of the communication from an account of the buyer at the transaction agency.

15. A method as recited in claim 14 further comprising the step of crediting at least a portion of the monetary value of the communication to an account of the seller at the transaction agency.

16. A method as recited in claim 14 wherein the communication is conducted in said first mode between a first party and a second party, wherein said first mode is controlled by a third party, and further wherein said debiting step accounts to said first party and to said third party for the monetary value of the communication.

17. A method as recited in claim 14 wherein said first transceiver is a computer operated by a buyer and said second transceiver is a website operated by a seller, and said communication is conducted in said second mode.

- 5           18. A method as recited in claim 17 wherein said debiting step accounts to said buyer and to said seller for monetary value of the communication.